

Debtor 1 Gulsanga Safi

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Virginia  
(State)

Case number 15-50273-SCS (Newport News)

## Form 4100R

## Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

## Part 1: Mortgage Information

Name of creditor: US Bank Trust N.A., as trustee of  
Bungalow Series F Trust

Court claim no. (if known): 15

Last 4 digits of any number you use to identify the debtor's account: 5 4 8 9

Property address: 1221 Mill Pond Ct.  
Number Street

Newport News VA 23602  
City State ZIP Code

## Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

## Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 08/01/2020  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

     /      /       
MM / DD / YYYY

Debtor 1 Gulsanga Safi Case number (if known) 15-50273-SCS  
First Name Middle Name Last Name

**Part 4:** Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5:** Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.  
☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Keith Yacko  
Signature

Date 04 / 07 / 2020

Print Keith Yacko Title Attorney for creditor  
First Name Middle Name Last Name

Company McMichael Taylor Gray, LLC

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 3550 Engineering Drive, Suite 260  
Number Street

Peachtree Corners, GA 30092  
City State ZIP Code

Contact phone (407) 289-4347

Email kyacko@mtglaw.com

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **NOTICE OF REPONSE TO NOTICE OF FINAL CURE PAYMENT** in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

**Via U.S. Mail**

**Gulsanga Safi**

1221 Mill Pond Court  
Newport News, VA 23602

**Via CM/ECF electronic service:**

**Shanna C. Harris**

John W. Lee, P.C.  
2019 Cunningham Drive, Suite 200  
Hampton, VA 23666

**Michael P. Cotter**

341 Dial: 866-829-0903 Code: 2027797  
Chapter 13 Trustee  
870 Greenbrier Circle, Suite 402  
Chesapeake, VA 23320

**This 7th day of April, 2020.**

s/ Keith Yacko

Keith Yacko  
Virginia Bar No. 37854  
McMichael Taylor Gray, LLC  
3550 Engineering Drive  
Suite 260  
Peachtree Corners, GA 30092  
404-474-7149  
kyacko@mtglaw.com